

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:)	Case No. 15-17432
)	
Petrovich, Tammy)	
Petrovich, Art)	
)	
)	
Debtor(s))	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on January 6, 2016 in Courtroom 742**, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: December 8, 2015

By: /s/ Richard M. Fogel
Trustee

RICHARD M. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654
312-276-1334
rfogel@shawfishman.com

UST Form 101-7-NFR (9/1/2009)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: PETROVICH, TAMMY
PETROVICH, ART

§ Case No. 15-17432
§
§
§

Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of : \$ 5,000.00
and approved disbursements of: \$ 40.00
leaving a balance on hand of¹: \$ 4,960.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 4,960.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	1,250.00	0.00	1,250.00

Total to be paid for chapter 7 administrative expenses: \$ 1,250.00
Remaining balance: \$ 3,710.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

None

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 3,710.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 3,710.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$222,730.89 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	21,107.40	0.00	351.59
2	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC	11,006.72	0.00	183.34
3	American InfoSource LP as agent for TD Bank, USA	730.82	0.00	12.17
4	Capital One, N.A. c o Becket and Lee LLP	835.24	0.00	13.91
5	Fifth Third Bank	26,222.45	0.00	436.78

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Navient Solutions, Inc. Department of Education Loan Services	125,227.31	0.00	2,085.90
7	Illinois Student Assistance Commission C/o Firstmark Services	10,778.94	0.00	179.54
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	1,256.25	0.00	20.93
9	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	1,695.08	0.00	28.23
10	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	1,122.63	0.00	18.70
11	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	1,327.49	0.00	22.11
12	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	514.82	0.00	8.58
13	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	13,333.48	0.00	222.09
14	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7,572.26	0.00	126.13

Total to be paid for timely general unsecured claims:	\$	3,710.00
Remaining balance:	\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared by: /s/ Richard M. Fogel

Trustee

Richard M. Fogel
321 N. Clark St. #800
Chicago, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Tammy Petrovich
 Art Petrovich
 Debtors

Case No. 15-17432-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cmendoza
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Dec 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2015.

db/jdb
 23297700 +Tammy Petrovich, Art Petrovich, 7000 Golfview Dr., Countryside, IL 60525-4755
 23297701 +Adventist, 120 N. Oak Street, Hinsdale, IL 60521-3890
 23297703 +Allen & Asoc, 147 Willis Avenue, Mineola, NY 11501-2634
 23297704 +Bank of America, 9000 Southside Blvd., Jacksonville, FL 32256-6705
 23297705 +Bank of America, N.A., 100 North Tryon Street, Headquarters, Charlotte, NC 28255-0001
 23297705 +Best Buy, 12118 Lakewood Blvd., Downey, CA 90242-2658
 23297713 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Preferred, PO Box 183071, Columbus, OH 43218)
 23297714 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195)
 23297706 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 23297707 +Cap One/Bstby, Po Box 5253, Carol Stream, IL 60197-5253
 23297708 +Capital One, Corporate Headquarters, 1680 Capital One Drive, Mc Lean, VA 22102-3407
 23544739 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23297709 +Chase, Corporate Headquarters, 270 Park Avenue, New York, NY 10017-2070
 23297710 +Chase - Southwest, P.O. Box 94014, Palatine, IL 60094-4014
 23297711 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 23297712 +Citibank, 399 Park Avenue, Headquarters, New York, NY 10022-4699
 23297716 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 23297717 +Comenity Bank/Lazyboy Furniture, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
 23297721 +Disney Vacation Club, 1390 Celebration Boulevard, Celebration, FL 34747-5166
 23297722 +Dot Foods, Inc., 1 Dot Way, PO Box 192, Mount Sterling, IL 62353-0192
 23297725 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263)
 23545896 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 23297727 +Fifth Third Bank, 1023 W. 55th Street, Countryside, IL 60525-6555
 23297729 +GM - HSBC, Dept. 9600, Carol Stream, IL 60128-0001
 23297730 +Goodyear/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 23297731 +Home Depot, 8801 S La Cienega Blvd, Ingelwood, CA 90301-2120
 23297728 Illinois Student Assistance Commission, C/o Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
 23297733 +Just Tires, 200 East Innovation Way, Akron, OH 44316-0001
 23297735 +Lens Crafters, 1760 S. Pacific Coast Hwy, Redondo Beach, CA 90277-5902
 23297736 +Lencrafters/GEICB, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
 23492157 +Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 23297737 +Mortgage Service Center (HSBC), 2001 Bishops Gate Blvd., Mt Laurel, NJ 08054-4604
 23586752 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 23297738 +Sam's Club, 2101 S. Simple Savings Dr., Headquarters, Bentonville, AR 72712-4304
 23297740 +Slm Financial Corp, Po Box 9500, Wilkes-barre, PA 18773-9500
 23297743 +Target, PO Box 660170, Dallas, TX 75266-0170
 23297744 +Target N.B., Corporate Headquarters, 1000 Nicollet Mall, Minneapolis, MN 55403-2542
 23297745 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 23297746 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054
 (address filed with court: Von Maur, Attn: Credit Dept, 6565 Brady St., Davenport, IA 52806)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23297702 +E-mail/Text: ally@ebn.phinsolutions.com Dec 10 2015 01:12:36 Ally Financial, 200 Renaissance Ctr., Detroit, MI 48243-1300
 23518206 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 10 2015 01:24:36 American InfoSource LP as agent for, TD Bank, USA, PO Box 248866, Oklahoma City, OK 73124-8866
 23673742 E-mail/PDF: rmscedi@recoverycorp.com Dec 10 2015 01:18:50 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 23297720 E-mail/Text: mrdiscen@discover.com Dec 10 2015 01:12:37 Discover Financial Services LLC, Corporate Headquarters, 2500 Lake Cook Rd, Riverwoods, IL 60015
 23297718 +E-mail/PDF: pa_dc_ed@navient.com Dec 10 2015 01:18:49 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 23297719 +E-mail/Text: mrdiscen@discover.com Dec 10 2015 01:12:37 Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
 23491110 E-mail/Text: mrdiscen@discover.com Dec 10 2015 01:12:37 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 23297723 +E-mail/Text: collectionbankruptcies.bancorp@53.com Dec 10 2015 01:14:52 Fifth Third Bank, Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
 23297724 +E-mail/Text: collectionbankruptcies.bancorp@53.com Dec 10 2015 01:14:52 Fifth Third Bank, Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave. Se, Grand Rapids, MI 49546-6253

District/off: 0752-1

User: cmendozal
Form ID: pdf006

Page 2 of 2
Total Noticed: 54

Date Rcvd: Dec 09, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23297732 +E-mail/PDF: gecsedirecoverycorp.com Dec 10 2015 01:18:39 Home Depot,
Corporate Headquarters, 2455 Paces Ferry Road, Atlanta, GA 30339-1834
23297734 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 10 2015 01:12:49 Kohls/capone,
N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
23644007 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 10 2015 01:18:52
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
23297739 +E-mail/PDF: gecsedirecoverycorp.com Dec 10 2015 01:18:39 Sams Club / GEMB,
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
23297741 +E-mail/PDF: gecsedirecoverycorp.com Dec 10 2015 01:18:39 Synch/gap, PO Box 965005,
Orlando, FL 32896-5005
23297742 +E-mail/PDF: gecsedirecoverycorp.com Dec 10 2015 01:18:15 Synch/la-z-boy,
C/o PO Box 965036, Orlando, FL 32896-0001

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23297715* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Simplicity, PO Box 183071, Columbus, OH 43218)
23297726* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, 38 Fountain Square Plaza, Headquarters,
Cincinnati, OH 45263)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2015 at the address(es) listed below:

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com
Richard M. Fogel on behalf of Trustee Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com
Roxanna Hipple on behalf of Debtor 2 Art Petrovich rhipple@kumorhipple.com,
rhipple62@gmail.com
Roxanna Hipple on behalf of Debtor 1 Tammy Petrovich rhipple@kumorhipple.com,
rhipple62@gmail.com

TOTAL: 5